

EXHIBIT A

PATENT ASSIGNMENT

This Patent Assignment, dated as of October 10, 2006 (this "Assignment"), is made by First Data Corporation, a Delaware corporation, having a principal place of business at 6200 S. Quebec Street, Greenwood Village, CO 80111 ("Assignor"), and The Western Union Company, a Delaware corporation having a principal place of business at 12500 E. Belford Ave., Englewood, CO 80112 ("Assignee").

WHEREAS, Assignor is the owner of the patents and patent applications identified on Schedule A (the "Scheduled Patents");

WHEREAS, pursuant to a Agreement dated September 29, 2006, the Assignees, Western Union and First Data, have divided the duties and responsibilities of patent owners as defined in the Agreement; and

WHEREAS, as part of the foregoing, the parties desire to have the Scheduled Patents be assigned from Assignor to Assignees.

NOW, THEREFORE, in consideration of the foregoing, Assignor does hereby sell, assign and transfer to Assignees its entire worldwide right, title and interest in and to the Scheduled Patents (and any patent applications that claim priority to the Scheduled Patents, along with any patents issuing on any of the foregoing applications, and any reissues, extensions or reexaminations of any of the foregoing), the same to be held and enjoyed by Assignees for its own use and enjoyment and the use and enjoyment of its successors, assigns or other legal representatives, as fully and entirely as the same would have been held and enjoyed by Assignor if this assignment had not been made, as assignee of its entire right, title and interest therein, and the right to sue, counterclaim, and recover for past, present and future infringement of the rights assigned or to be assigned under this Assignment.

Assignor does hereby agree to execute any lawful document and to testify as to any material fact or thing which is necessary to secure unto Assignees the full right, title and interest in and to the Scheduled Patents.

IN WITNESS WHEREOF, Assignor has executed and delivered this instrument to Assignee on the date first noted above, and Assignees acknowledge receipt of the same.

FIRST DATA CORPORATION:

THE WESTERN UNION COMPANY:

By: 

By: 

Name: KEN AIGENE

Name: Michael F. Reddy

Title: V-P + Asst. SECRETARY

Title: Asst. secretary

SCHEDULE A
ASSIGNMENT - FIRST DATA AND WESTERN UNION AS ASSIGNEES

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Method and System for Processing Person-to-Person Payments and Money Requests Using the Internet	Neolydides, Cheryl Baig, Aamer Ali	00613615 07/11/2000	
Wide Area Network Person-to-Person Payment	Baig, Aamer Ali Cowell, James E. Karas, Peter M. Neolydides, Cheryl Golub, Matt F. Yoder, James R. Milberger, Susan M. Sherard, Jeffrey D. Dunker, Amy M. MacFarlane, Jackie M. Platte, Eric L. Abrahams, Susan F.	10/32724 09/12/2003	
Wide Area Network Person-to-Person Payment (Canada)	Baig, Aamer Ali Cowell, James E. Karas, Peter M. Neolydides, Cheryl Golub, Matt F. Yoder, James R. Milberger, Susan M. Sherard, Jeffrey D. Dunker, Amy M. MacFarlane, Jackie M. Platte, Eric L. Abrahams, Susan F.	2416130 7/11/2001	
Wide Area Network Person-to-Person Payment (Europe)	Baig, Aamer Ali Cowell, James E. Karas, Peter M. Neolydides, Cheryl Golub, Matt F. Yoder, James R. Milberger, Susan M. Sherard, Jeffrey D. Dunker, Amy M. MacFarlane, Jackie M. Platte, Eric L. Abrahams, Susan F.	01664637.8 7/11/2001	
Wide Area Network Person-to-Person Payment (PCT)	Baig, Aamer Ali Cowell, James E. Karas, Peter M. Neolydides, Cheryl Golub, Matt F. Yoder, James R. Milberger, Susan M. Sherard, Jeffrey D. Dunker, Amy M. MacFarlane, Jackie M. Platte, Eric L. Abrahams, Susan F.	PCT/US01/22179 7/11/2001	
Automated Group Payment	Neolydides, Cheryl Baig, Aamer Ali Karas, Peter M. Cowell, James E. Yoder, James R. Golub, Matt F.	10/045633 10/28/2001	
Methods and Systems for Processing Person to Person Payments and Money Request	Baig, Aamer Ali Neolydides, Cheryl	11/636788 9/29/2006	
Method and System for Processing Person to Person Payments and Money Requests Using the Internet	Baig, Aamer Ali Neolydides, Cheryl	11/636 03 9/29/2006	
Automated Transfer With Stored Value Fund	Yoder, James R. Baig, Aamer Ali Cowell, James E. Golub, Matt F.	10/046,654 10/28/01	
Stored Value Payouts	Aljame, Kenneth Abelstein, Henry Karas, Peter	10/536,149 1/2/03	

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Automated Transfer with Stored Value	Algiers, Kenneth Abelman, Henry Karas, Peter	10636,657 1/2/03	
Money Order Debit from Stored Value Fund	Sherrard, Jeffrey D. Yoder, James R. Abrahams, Susan F. Balg, Aamer Ali	10046,632 10/26/01	
Subscription-Based Payment	Milberger, Susan M. Sherrard, Jeffrey D. Dunker, Amy M. MacFarlane, Jackie M. Platte, Eric L. Abrahams, Susan F. Neolyides, Cheryl Balg, Aamer Ali Karas, Peter M. Cowell, James E. Yoder, James R. Golub, Matt F.	10021292 10/29/2001	
Subscription-Based Payment (Canada)	Milberger, Susan M. Sherrard, Jeffrey D. Dunker, Amy M. MacFarlane, Jackie M. Platte, Eric L. Abrahams, Susan F. Neolyides, Cheryl Balg, Aamer Ali Karas, Peter M. Cowell, James E. Yoder, James R. Golub, Matt F.	2464354 10/22/2002	
Subscription-Based Payment (PCT)	Milberger, Susan M. Sherrard, Jeffrey D. Dunker, Amy M. MacFarlane, Jackie M. Platte, Eric L. Abrahams, Susan F. Neolyides, Cheryl Balg, Aamer Ali Karas, Peter M. Cowell, James E. Yoder, James R. Golub, Matt F.	PCT/US02/33885 10/22/2002	
Methods and Systems for Transferring Stored Value	Hansen, Kurt L. Cachey III, Joseph	09/65747 09/18/2001	
Methods and Systems for Transferring Stored Value (PCT)	Hansen, Kurt L. Cachey III, Joseph	PCT/US02/06640 8/20/2002	
Methods and Systems for Transferring Stored Value	Hansen, Kurt L. Cachey III, Joseph		
Method and System for Facilitating Financial Transactions Between Consumers Over the Internet	German, Dan A. Morea, Dominic J. Touss, Henry T. Duncan, John Golub, Matt F.	09/476366 12/30/1999	
Method and System for Facilitating Financial Transactions Between Consumers Over the Internet	German, Dan A. Morea, Dominic J. Touss, Henry T. Duncan, John Golub, Matt F.		
Method for Facilitating Payment of a Computerized Transaction	Portillo, Humberto C. Iarla, Stefan Hansen, Scott C. Cudina, Marcus N.	09/804525 06/27/2000	
Method for Facilitating Payment of a Computerized Transaction (PCT)	Portillo, Humberto C. Iarla, Stefan Hansen, Scott C. Cudina, Marcus N.	PCT/US01/20482 6/27/2001	
Buttons for Person to Person Payments	Mascavage, III, John J. Demarest, Robert Vega, Joris	10/076036 02/13/2002	
Gift Matching Method	MacFarlane, Jackie M. Jeronimus, Michael H. Abelman, Henry M. Algiers, Kenneth	10/306600 11/27/2002	

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Stored Value Education Account	Mascavego, III, John J. Balle, Elaine D. Welchert, Margaret M. Martinez, Maria Johnson, Mahala Ko, Sabrina Mlberger, Susan M. MacFarlane, Jackie M.	10/159784 05/31/2002	
Point of Sale Payment Terminal (NG Terminal)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	08/834501 08/09/2000	6547132 04/15/2003
Point of Sale Payment Terminal (NG Terminal) (Australia)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	65486/00 8/9/2000	7014104 3/21/2005
Point of Sale Payment Terminal (NG Terminal) (Brazil)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	P0013224-1 8/9/2000	
Point of Sale Payment Terminal (NG Terminal) (Canada)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	2361660 8/9/2000	
Point of Sale Payment Terminal (NG Terminal) (China)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	00814065.0 8/9/2000	2L00814065.0 10/12/2005
Point of Sale Payment Terminal (NG Terminal) (Europe)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	00862666.3 8/9/2000	
Point of Sale Payment Terminal (NG Terminal) (Hong Kong)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	3104212.1 8/12/2003	HK1052084 3/3/2006
Point of Sale Payment Terminal (NG Terminal) (India)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	200206312/CHE 2/28/2002	
Point of Sale Payment Terminal (NG Terminal) (Mexico)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	2002001382 8/9/2000	
Point of Sale Payment Terminal (NG Terminal) (New Zealand)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	95 147899 2/14/2002	517144 8/9/2000
Point of Sale Payment Terminal (NG Terminal) (PCT)	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	PCT/US0021772 8/9/2000	
Systems and Methods for Performing Transactions at a Point-of-Sale	Sloutenburg, Eamery E. Mollett, Cassandra J. Price, James F. Fillingar, Charles A. Nelson, Eric M. Selfert, Dean A. Singleton, Jeffrey	10/116689 04/03/2002	
Systems and Methods for Performing Transactions at a Point-of-Sale (Australia)	Sloutenburg, Eamery E. Mollett, Cassandra J. Price, James F. Fillingar, Charles A. Nelson, Eric M. Selfert, Dean A. Singleton, Jeffrey	2004233450 11/24/2004	
Systems and Methods for Performing Transactions at a Point-of-Sale (Mexico)	Sloutenburg, Eamery E. Mollett, Cassandra J. Price, James F. Fillingar, Charles A. Nelson, Eric M. Selfert, Dean A. Singleton, Jeffrey	2005/013327 12/8/2005	
Systems and Methods for Deploying a Common Point-of-Sale System	Sloutenburg, Eamery E. Mollett, Cassandra J. Price, James F. Fillingar, Charles A. Nelson, Eric M. Selfert, Dean A. Singleton, Jeffrey	10/116733 04/03/2002	6886742 05/03/2005

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Systems and Methods for Utilizing a Point-Of-Sale System	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	10/116685 04/03/2002	6827280 12/07/2004
Systems and Methods for Configuring a Point-Of-Sale System	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	10/116735 04/03/2002	
Systems and Methods for Configuring a Point-Of-Sale System (Australia)	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	2003222658 4/2/2003	
Systems and Methods for Configuring a Point-Of-Sale System (Brazil)	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	PI04045078 4/2/2003	
Systems and Methods for Configuring a Point-Of-Sale System (Canada)	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	2481075 4/2/2002	
Systems and Methods for Configuring a Point-Of-Sale System (China)	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	3615993.1 4/2/2003	
Systems and Methods for Configuring a Point-Of-Sale System (Europe)	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	03716853.8 4/2/2003	
Systems and Methods for Configuring a Point-Of-Sale System (India)	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	3992349hp/2004 4/2/2003	
Systems and Methods for Configuring a Point-Of-Sale System (Mexico)	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	2004008704 4/2/2003	
Systems and Methods for Configuring a Point-Of-Sale System (New Zealand)	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillinger, Charles A. Nelson, Eric M. Seifert, Dean A. Singleton, Jeffrey	535788 4/2/2003	

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Systems and Methods for Configuring a Point-Of-Sale System (PCT)	Stoutenburg, Earney E. Mollett, Cassandra J. Price, James F. Fillingier, Charles A. Nelson, Eric M. Sallet, Dean A. Singleton, Jeffrey	PCT/US03/12164 4/22/2003	
Point-of-Sale Payment Terminal	Templeton, Randy J. Mollett, Cassandra J. Smith, David W.	10336615 02/05/2003	
Systems and Methods for Deploying a Common Point-of-Sale System	Fillingier, Charles A. Mollett, Cassandra Nelson, Eric M. Price, James Sallet, Dean A. Singleton, Jeffrey Stoutenburg, Earney	11/498,937 8/2/2006	
Point of Sale Payment Terminal	Mollett, Cassandra Smith, David W. Templeton, Randy	11/495,817 7/29/2006	
Electronic Purchase Method and Funds Transfer Apparatus	Allen-Rouman, Terry Arlington, Jack M. Desai, Kaval Edwin Dravenstott, Robert Larson, Wendy D. Livolove, Scott J. Mascavage, III, John J.	09516209 02/25/2000	
Electronic Purchase Method and Funds Transfer Apparatus (Canada)	Allen-Rouman, Terry Arlington, Jack M. Desai, Kaval Edwin Dravenstott, Robert Larson, Wendy D. Livolove, Scott J. Mascavage, III, John J.	2332715 1/28/2001	
Electronic Purchase Method and Funds Transfer Apparatus	Mascavage, III, John J. Welchert, Margaret M. Dravenstott, Robert	08891379 11/15/2001	
Electronic Purchase Method and Funds Transfer Apparatus (PCT)	Mascavage, III, John J. Welchert, Margaret M. Dravenstott, Robert	PCT/US02/33908 10/22/2002	
Online Payments	Mascavage, III, John J. Welchert, Margaret M. Abelman, Henry M.	10286153 11/14/2002	
Online Payments (PCT)	Mascavage, III, John J. Welchert, Margaret M. Abelman, Henry M.	PCT/US02/36898 11/15/2002	
Online Funds Transfer Method	Allen-Rouman, Terry Mascavage, III, John J. Welchert, Margaret M.	09091497 11/15/2001	
Online Payments	Mascavage, III, John J. Welchert, Margaret M. Thompson, Mark	10286162 11/14/2002	
Online Incremental Payment Method	Allen-Rouman, Terry Mascavage, III, John J. Welchert, Margaret M. Dravenstott, Robert	09091364 11/15/2001	
Internet-Based Monetary Payment System	Chin, Stephen	10/045313 10/23/2001	
Internet-Based Money Order System	Chin, Stephen	11/424,206 8/14/05	
Systems and Methods for Operating Loyalty Programs	George, Colleen Cawthorne, John	1/07/9927 02/19/2002	
Systems and Methods for Operating Loyalty Programs (Canada)	George, Colleen Cawthorne, John	2476305 2/18/2003	
Systems and Methods for Operating Loyalty Programs (China)	George, Colleen Cawthorne, John	380160.2 2/18/2003	
Systems and Methods for Operating Loyalty Programs (Europe)	George, Colleen Cawthorne, John	571062.2 2/18/2003	
Systems and Methods for Operating Loyalty Programs (India)	George, Colleen Cawthorne, John	2603delpn/2004 2/19/2003	
Systems and Methods for Operating Loyalty Programs (Mexico)	George, Colleen Cawthorne, John	2004/06/0867 2/19/2003	

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Systems and Methods for Operating Loyalty Programs (PCT)	George, Colleen Cawthorne, John	PCT/US03/04719 2/12/2003	
Systems and Methods for Integrating Loyalty and Stored-Value Programs	George, Colleen Cawthorne, John	10/742378 12/17/2003	
Systems and Methods for Integrating Loyalty and Stored-Value Programs (Canada)	George, Colleen Cawthorne, John	2548989 12/8/2004	
Systems and Methods for Integrating Loyalty and Stored-Value Programs (PCT)	George, Colleen Cawthorne, John	PCT/US04/1481 12/8/2004	
Methods and Systems for Processing Financial Instruments	Thompson, Mark	09/871728 10/4/2001	
Stored Value Cards and Methods for Their Issuance	James, Kevin A. Pridgen, Peter A. Cox, David L. Tobela, Ryan G.	09/71333 10/3/2001	
Stored Value Cards and Methods for Their Issuance (Canada)	James, Kevin A. Pridgen, Peter A. Cox, David L. Tobela, Ryan G.	2462841 9/25/2002	
Stored Value Cards and Methods for Their Issuance (Europe)	James, Kevin A. Pridgen, Peter A. Cox, David L. Tobela, Ryan G.	2766516.1 9/25/2002	
Stored Value Cards and Methods for Their Issuance (PCT)	James, Kevin A. Pridgen, Peter A. Cox, David L. Tobela, Ryan G.	PCT/US02/81604 9/25/2002	
Stored Value Cards and Methods for Their Issuance	James, Kevin A. Pridgen, Peter A. Cox, David L. Tobela, Ryan G.	11/433,144 5/10/06	
EFT Mobile Communications	Algiano, Kenneth Hansen, Kurt L. Saylor, Thomas B. Vasfando, Sharon K.	11/536563 9/28/2009	
Merchant Application and Underwriting Systems and Methods	Sgariglio, Michael L. Long J., Edward J. Arthur, Mark G.	10/109193 03/27/2002	
Computerized Application and Underwriting Systems and Methods	Arthur, Mark G. Algiano, Kenneth Abelman, Henry M.	10/47690 04/15/2003	
Method and Systems for Managing Business Representative Distributions	Moore, Raymond	10/047925 01/4/2002	6875099 12/13/2005
Method and Systems for Managing Business Representative Distributions (PCT)	Moore, Raymond	PCT/US03/00251 1/3/2003	
Electronic Payroll System and Method	Stoutenburg, Earmey E. Siefert, Dean A.	09/418518 10/08/1999	6826088 12/07/2004
Electronic Payroll System and Method (Canada)	Stoutenburg, Earmey E. Siefert, Dean A.	2386944 9/21/2000	
Electronic Payroll System and Method (Europe)	Stoutenburg, Earmey E. Siefert, Dean A.		
Electronic Payroll System and Method (PCT)	Stoutenburg, Earmey E. Siefert, Dean A.	PCT/US00/25953 9/21/2000	
Electronic Acknowledgment for Receipt of Inventory	Stoutenburg, Earmey E. Baumgartner, David R. Anuszcwski, Teri Kinney, Ross	09/955083 09/28/2001	
Electronic Acknowledgment for Receipt of Inventory (Canada)	Stoutenburg, Earmey E. Baumgartner, David R. Anuszcwski, Teri Kinney, Ross	2461815 9/11/2002	
Electronic Acknowledgment for Receipt of Inventory (PCT)	Stoutenburg, Earmey E. Baumgartner, David R. Anuszcwski, Teri Kinney, Ross	PCT/US03/25363 9/11/2002	
Electronic Acknowledgment for Receipt of Inventory	Stoutenburg, Earmey E. Baumgartner, David R. Anuszcwski, Teri Kinney, Ross	11/058,834 3/22/05	
POS Real Time Authorization Instant Sweepstakes	Dineen, Richard J. Wieling, Bradley K.	09/428881 10/25/1999	
Method and Device for Performing Card Transactions	Drysdale, Ian M.	09/466271 12/17/1999	

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Method and Device for Performing Card Transactions (Canada)	Drysdale, Ian M.	2394465 12/5/2000	
Method and Device for Performing Card Transactions (Europe)	Drysdale, Ian M.	00862648.2 12/5/2000	
Method and Device for Performing Card Transactions (PCT)	Drysdale, Ian M.	PCT/US00/42600 12/5/2000	
Check Payment at a Kiosk	Mollett, Cassandra J. Spitz, Clay Lanier, Cheryl Lynn	08474519 12/23/1999	
Check Payment at a Kiosk (PCT)	Mollett, Cassandra J. Spitz, Clay Lanier, Cheryl Lynn	PCT/US98/24276 11/19/1998	
Electronic Confirmation to Debit and Credit an Account	Manfre, Mario P. Schmid, Christopher	08962596 11/14/2001	
Electronic Confirmation to Debit and Credit an Account (PCT)	Manfre, Mario P. Schmid, Christopher	PCT/US99/36618 11/14/2002	
Method for Receiving Electronically Transferred Funds Using an Automated Teller Machine	Manfre, Mario P. Schmid, Christopher	10037827 01/03/2002	
Method for Receiving Electronically Transferred Funds Using an Automated Teller Machine (Australia)	Manfre, Mario P. Schmid, Christopher	200257839 11/14/2002	
Method for Receiving Electronically Transferred Funds Using an Automated Teller Machine (Canada)	Manfre, Mario P. Schmid, Christopher	2471773 11/14/2002	
Method for Receiving Electronically Transferred Funds Using an Automated Teller Machine (China)	Manfre, Mario P. Schmid, Christopher	0328465.8 11/14/2002	
Method for Receiving Electronically Transferred Funds Using an Automated Teller Machine (Europe)	Manfre, Mario P. Schmid, Christopher	276280.4 11/14/2002	
Method for Receiving Electronically Transferred Funds Using an Automated Teller Machine (India)	Manfre, Mario P. Schmid, Christopher	1687chen/ 11/14/2002	
Method for Receiving Electronically Transferred Funds Using an Automated Teller Machine (Mexico)	Manfre, Mario P. Schmid, Christopher	2004005439 11/14/2002	
Method for Receiving Electronically Transferred Funds Using an Automated Teller Machine (Hong Kong)	Manfre, Mario P. Schmid, Christopher	05106675.4 11/14/2002	
Method for Receiving Electronically Transferred Funds Using an Automated Teller Machine (PCT)	Manfre, Mario P. Schmid, Christopher	PCT/US02/039933 11/14/2002	
System and Method for Electronic Transfer of Funds Using an Automated Teller Machine to Dispense the Transferred Funds	Marous, Neil P. Brink, Michael J. Rosenzweig, Michael J.	06352423 02/22/1995	5650604 07/22/1997
Automated System for Accessing Speech-Based Information (PCT)		PCT/US98/24276 6/19/1999	
Cash Card	Norton, Thomas P. McNary, Doug Coyle, Adam Anuszewski, Terri Coleman, Bruce	09562073 04/18/2000	
System for Accounting	Holm-Blogg, Lynn Rodin, Michael Norton, Thomas P. McNary, Doug Coyle, Adam Anuszewski, Terri Coleman, Bruce	60620488 11/14/2003	
System for Distributing Funds	Holm-Blogg, Lynn Rodin, Michael	10687031 11/11/2004	
System for Distributing Funds (PCT)	Holm-Blogg, Lynn Rodin, Michael	PCT/US04/37891 11/12/2004	
Method and System for Providing a Targeted Electronic Communication	Drysdale, Ian M. Fillinger, Charles A.	09612036 03/18/2001	
System for ATM/ATM Transfers	Konyas, Apard	08759165 12/04/1996	5637396 03/10/1999
Reloadable Debit Card System and Method	Coyle, Adam	09713633 11/15/2000	
Reloadable Debit Card System and Method (PCT)	Coyle, Adam	PCT/US02/07055 3/11/2002	
Reloadable Debit Card System and Method	Coyle, Adam	09752096 02/07/2000	
Card-Based System and Method for Issuing Negotiable Instruments	Coyle, Adam	11/14/2000	
Card-Based System and Method for Issuing Negotiable Instruments (Canada)	Coyle, Adam	2478343 3/8/2002	
Card-Based System and Method for Issuing Negotiable Instruments (PCT)	Coyle, Adam	PCT/US02/07032 3/8/2002	
Card-Based System and Method for Issuing Negotiable Instruments	Coyle, Adam	10034372 03/09/2002	

Title	Inventor	Application No. Filing Date	Patent No. Issue Date
Point of Sale Device	Postrel, Richard D. Haven, Kenneth R. Empson, Edward H. Fang, Chih C. Nabulaki, Hazem Shiozaki, Steven J. O'Young, James G.	09/045399 03/23/1995	6003008 12/14/1999
Point of Sale Device (PCT)	Postrel, Richard D. Haven, Kenneth R. Empson, Edward H. Fang, Chih C. Nabulaki, Hazem Shiozaki, Steven J. O'Young, James G.	PCT/US99/02457 2/5/1999	
Method and Apparatus for Transmitting Data Over a Signaling Channel in a Digital Telecommunications Network	Clark, William Edward Olson, Lonnie Allen	07/742987 05/09/1991	5490251 02/06/1996
Method and Apparatus for Transmitting Data Over a Signaling Channel in a Digital Telecommunications Network (PCT)	Clark, William Edward Olson, Lonnie Allen	PCT/US92/06706 8/10/1992	
Payment System Clearing for Transactions	Mascavage, III, John J.	10/340570 01/10/2003	
Restricted-Use Transaction Systems	Moore, Raymond	10/516977 12/10/2002	
Wireless Communication Device Account Payment Notification Systems and Methods	Frazier, Patricia A. Aiglene, Kenneth	10/273438 10/16/2002	
Wireless Communication Device Account Payment Notification Systems and Methods (PCT)	Frazier, Patricia A. Aiglene, Kenneth	PCT/US03/28693 9/19/2003	
Alternative Debit Devices Using Electronic Check Processing as a Payment Mechanism	Tidwell, Lisa C. Swift, Amy L.	80/367698 03/29/2002	
Alternative Debit Devices Using Electronic Check Processing as a Payment Mechanism (PCT)	Tidwell, Lisa C. Swift, Amy L.	PCT/US03/06581 3/3/2002	
Alternative Payment Devices Using Electronic Check Processing as a Payment Mechanism	Tidwell, Lisa C. Swift, Amy L. Mollett, Cassandra J.	10/184030 06/26/2002	
Alternative Payment Devices Using Electronic Check Processing as a Payment Mechanism	Tidwell, Lisa C. Swift, Amy L. Mollett, Cassandra J.	11/503,102 8/11/2006	
Systems for Processing Transponder-Based Transactions	Mollett, Cassandra J. Swift, Amy L. Tidwell, Lisa C.	10/184033 06/25/2002	
Merchant Transponder Systems Using Electronic Check Processing	Swift, Amy L. Tidwell, Lisa C. Mollett, Cassandra J.	10/184031 06/26/2002	
Electronic Check Processing Systems	Swift, Amy L. Tidwell, Lisa C. Mollett, Cassandra J.	10/184012 06/26/2002	
Merchant Cash Payment Systems and Methods	Weichert, Margaret M. Mascavage, III, John J. Hansen, David L. Baumgart, Mark D. Kane, Peter M. Wilber, Richard G.	10/262053 09/30/2002	
Merchant Cash Payment Systems and Methods (PCT)	Weichert, Margaret M. Mascavage, III, John J. Hansen, David L. Baumgart, Mark D. Kane, Peter M. Wilber, Richard G.	PCT/US03/30771 9/30/2003	
Direct Payment With Token	Weichert, Margaret M. Mascavage, III, John J.	10/560153 01/22/2003	7003469 02/21/2006
Direct Payment With Token (PCT)	Weichert, Margaret M. Mascavage, III, John J.	PCT/US04/01807 1/20/2004	
Direct Payment With Token	Weichert, Margaret M. Mascavage, III, John J.	11/197668 05/05/2005	
Methods and Systems for Processing Partial Payments Using Debit Cards	Weichert, Margaret M. Mascavage, III, John J.	10/262530 09/30/2002	
Methods and Systems for Processing Partial Payments Using Debit Cards (PCT)	Weichert, Margaret M. Mascavage, III, John J.	PCT/US03/25206 9/19/2003	
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Stored Value Currency Conversion Systems and Methods (PCT)	James, Kevin A. Baumgartner, David R. Newbrough, Keith A. Pridgen, Peter A. Telsika, Ryan G. Cox, Danielle E.	PCT/US03/84594 10/29/2003	
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Method and System for Processing Electronic Payment Transactions	Sanchez, Douglas J. Nguyen, Trung Palermo, Michael	10796254 03/12/2004	
Method and System for Processing Electronic Payment Transactions (Australia)	Sanchez, Douglas J. Nguyen, Trung Palermo, Michael		
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Method and System for Processing Electronic Payment Transactions (Canada)	Sanchez, Douglas J. Nguyen, Trung Palermo, Michael		
Method and System for Processing Electronic Payment Transactions (China)	Sanchez, Douglas J. Nguyen, Trung Palermo, Michael		
Method and System for Processing Electronic Payment Transactions (Europe)	Sanchez, Douglas J. Nguyen, Trung Palermo, Michael		
Method and System for Processing Electronic Payment Transactions (India)	Sanchez, Douglas J. Nguyen, Trung Palermo, Michael		
Method and System for Processing Electronic Payment Transactions (Mexico)	Sanchez, Douglas J. Nguyen, Trung Palermo, Michael		
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Apparatus and Method for Issuing Documents of Value (Australia)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	46633/97 10/2/1997	745025 6/20/2002
Apparatus and Method for Issuing Documents of Value (Canada)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	2226366 10/2/1997	2267686 4/11/2006
Apparatus and Method for Issuing Documents of Value (China)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	97198485.9 10/2/1997	97198485.9 8/10/2005
Apparatus and Method for Issuing Documents of Value (Europe)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	97045424.6 10/2/1997	
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Apparatus and Method for Issuing Documents of Value (Europe)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	0300048.2-1238 10/2/1997	
Apparatus and Method for Issuing Documents of Value (Australia)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	97448/01 5/8/2000	774632 7/1/2004
Apparatus and Method for Issuing Documents of Value (Canada)	Seifert, Dean A. Stoutenburg, Earney E. Vogt, Paul J.	2494888 10/2/1997	
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Distributed Device Management System (Ireland)	Sellert, Dean A. Stoutenburg, Erney E. Vogt, Paul J.	98914639.4 4/9/1999	0974134 1/28/2000
Distributed Device Management System (Mexico)	Sellert, Dean A. Stoutenburg, Erney E. Vogt, Paul J.	9903920 4/9/1999	
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Control System and Method for Currency Exchange and Merchandise Sales	Heidenreich, Sharon Selway, Anthony J. Danda, Woodrow H. Ebert, Daniel J. Jose, Gael Ellen Shafer, Jeff D. Drab, Robert F.	091653498 08/31/2000	6988076 01/17/2006
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Multi-Purpose Kiosk and Methods (India)	Blair, Paul A. Algione, Kenneth Thompson, Mark	783delmp2005 6/11/2003	
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Equipment to Facilitate Money Transfers Into Bank Accounts (China)	Michelsen, Michael J. Canning, Dan Ochoa, Robert Zavaleta, Rodolfo Sada, Rodrigo		
Equipment to Facilitate Money Transfers Into Bank Accounts (Europe)	Michelsen, Michael J. Canning, Dan Ochoa, Robert Zavaleta, Rodolfo Sada, Rodrigo		
Equipment to Facilitate Money Transfers Into Bank Accounts (India)	Michelsen, Michael J. Canning, Dan Ochoa, Robert Zavaleta, Rodolfo Sada, Rodrigo		
Equipment to Facilitate Money Transfers Into Bank Accounts (Mexico)	Michelsen, Michael J. Canning, Dan Ochoa, Robert Zavaleta, Rodolfo Sada, Rodrigo		
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